Docket No. 441-26-001 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Norman Katz Confirmation No.: 1840

Serial No.: 09/891,828 Examiner: Olabode Akintola

Filed: June 25, 2001 Art Unit: 3691

Title: ELECTRONIC FUNDS TRANSFER SYSTEM

FOR FINANCIAL TRANSACTIONS

MAIL STOP NON FEE AMENDMENT Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

This is in response to the Office Action of December 13, 2007, the shortened period for response thereto expiring March 13, 2008, the applicant makes the following amendment and response:

Amendments to the Specification. There are no amendment to the specification.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.